



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** SANDY SPRING BANCORP, INC.

**City/State** OLNEY, MD

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 12,873,366

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**SANDY SPRING BANCORP, INC.**  
**17801 GEORGIA AVENUE**  
  
**OLNEY, MD 20832**

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BHC Name

City/State

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	12,801,540			8,699,341			11,770,929			8,366,657			7,970,308		
Net income (\$000)	75,464			9,987			96,953			116,433			100,864		
Number of BHCs in peer group	133			146			128			146			154		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.27	2.67	87	2.96	3.13	31	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
+ Non-interest income	0.89	1.13	45	0.83	0.89	50	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
- Overhead expense	2.15	2.28	46	2.19	2.60	30	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
- Provision for credit losses	-1.11	-0.12	1	1.13	0.58	82	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
+ Securities gains (losses)	0	0.01	64	0.01	0.02	62	0	0.02	48	0	0.01	46	0	0	72
+ Other tax equivalent adjustments	0	0	86	0	0	12	0	0	9	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	3.12	1.78	94	0.47	0.88	30	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Net operating income	2.36	1.36	94	0.46	0.71	31	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Net income	2.36	1.35	94	0.46	0.71	31	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.79	3.18	86	4.16	4.29	39	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense	0.32	0.29	64	0.97	0.87	61	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent)	3.47	2.88	83	3.19	3.36	35	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.01	0.16	16	0.03	0.11	38	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Earnings coverage of net loan and lease losses (X)	219.10	25.70	95	63.54	18.72	81	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.49	35	1.28	1.17	63	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.24	1.47	36	1.26	1.15	62	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.92	0.70	72	0.78	0.60	68	1.09	0.71	83	0.79	0.56	71	0.90	0.57	78
30-89 days past due loans and leases / Total loans and leases	0.49	0.33	76	0.84	0.45	84	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
<b>Liquidity and Funding</b>															
Net noncore funding dependence	13.16	-0.51	85	16.15	10.43	70	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	11.95	-6.88	91	9.70	5.47	68	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Net loans and leases / Total assets	80.80	60.99	95	75.08	71.80	61	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
<b>Capitalization</b>															
Tier 1 leverage ratio	9.14	9.15	52	8.78	10.30	15	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Holding company equity capital / Total assets	11.74	10.72	67	12.50	11.10	71	11.49	11.16	56	13.13	11.37	76	12.95	11.21	76
Total equity capital (including minority interest) / Total assets	11.74	10.85	64	12.50	11.16	71	11.49	11.29	55	13.13	11.43	76	12.95	11.30	74
Common equity tier 1 capital / Total risk-weighted assets	12.11	12.57	48	10.23	12.03	16	10.58	12.38	25	11.06	12.50	31	10.90	12.37	28
Net loans and leases / Equity capital (X)	6.88	5.73	74	6.01	6.66	35	7.02	5.58	78	5.92	6.55	35	6.13	6.70	39
Cash dividends / Net income	20.12	23.13	39	105.58	53.69	85	54.85	42.30	69	36.31	25.65	67	38.94	24.05	70
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
<b>Growth Rates</b>															
Assets	44.17	16.49	92	7.23	9.46	43	48.32	16.68	93	4.68	8.66	32	51.35	9.35	97
Equity capital	35.42	9.13	94	1.87	8.86	20	29.74	6.99	93	6.09	12.19	20	89.41	12.50	98
Net loans and leases	55.15	7.22	95	2.48	8.61	20	53.87	9.07	96	2.47	8.63	24	52.87	10.51	95
Noncore funding	7.10	-25.09	85	1.69	12.16	44	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	13	11.33	67	17.83	4.01	93	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Equity investment in subsidiaries / Equity capital	107.76	102.85	76	112.25	104.84	79	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Cash from ops + noncash items + op expense / Op expense + dividends	169.94	98.58	80	84.68	160.07	35	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	107,965	76,172	395,163	318,158	294,376	41.74	197.09
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	107,934	76,138	395,031	318,037	294,250	41.76	197.28
Tax-exempt income on loans and leases.....	31	34	132	121	126	-8.82	-8.82
Estimated tax benefit on income on loans and leases.....	0	0	0	0	74		
Income on loans and leases (tax equivalent).....	107,965	76,172	395,163	318,158	294,450	41.74	196.86
Investment interest income (tax equivalent).....	5,950	6,731	26,202	24,004	28,900	-11.60	-6.55
Interest on balances due from depository institutions.....	46	180	446	2,116	1,304	-74.44	-13.21
Interest income on other earning assets.....	298	776	1,751	3,579	4,143	-61.60	-43.35
Total interest income (tax equivalent).....	114,259	83,859	423,562	347,857	328,797	36.25	163.79
Interest on time deposits of \$250K or more.....	771	2,185	7,326	8,890	5,584	-64.71	
Interest on time deposits < \$250K.....	2,304	5,913	19,820	24,949	13,383	-61.04	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,755	5,420	14,506	27,831	20,172	-67.62	199.49
Interest on other borrowings and trading liabilities.....	2,328	3,726	8,558	17,738	22,578	-37.52	-36.98
Interest on subordinated debt and mandatory convertible securities.....	2,502	2,281	10,191	3,141	1,922	9.69	
Total interest expense.....	9,660	19,525	60,401	82,549	63,639	-50.52	74.65
Net interest income (tax equivalent).....	104,599	64,334	363,161	265,308	265,158	62.59	176.83
Non-interest income.....	28,630	17,969	101,645	71,086	60,498	59.33	150.44
Adjusted operating income (tax equivalent).....	133,229	82,303	464,806	336,394	325,656	61.88	170.70
Overhead expense.....	68,942	47,714	255,177	178,927	179,422	44.49	114.41
Provision for credit losses.....	-35,654	24,469	85,669	4,683	9,023		
Securities gains (losses).....	58	169	467	77	190	-65.68	-96.72
Other tax equivalent adjustments.....	1	-2	-1	0	0		
Pretax net operating income (tax equivalent).....	100,000	10,287	124,426	152,861	137,401	872.10	468.38
Applicable income taxes.....	24,536	300	27,472	36,428	31,824	8078.67	379.31
Tax equivalent adjustments.....	0	0	1	0	4,713		-100.00
Applicable income taxes (tax equivalent).....	24,536	300	27,473	36,428	36,537	8078.67	261.83
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	75,464	9,987	96,953	116,433	100,864	655.62	597.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	75,464	9,987	96,953	116,433	100,864	655.62	597.90
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	75,464	9,987	96,953	116,433	100,864	655.62	597.90
Investment securities income (tax equivalent).....	5,950	6,731	26,202	24,004	28,900	-11.60	-6.55
US Treasury and agency securities (excluding mortgage-backed securities).....	581	1,796	4,884	8,982	6,939	-67.65	-20.52
Mortgage-backed securities.....	3,237	3,115	13,419	7,636	7,881	3.92	82.78
All other securities.....	2,132	1,820	7,899	7,386	14,080	17.15	-44.84
Cash dividends declared.....	15,182	10,544	53,175	42,272	39,277	43.99	159.83
Common.....	15,182	10,544	53,175	42,272	39,277	43.99	159.83
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.57	2.96	88	3.86	3.99	41	3.60	3.27	72	4.16	4.19	48	4.13	4.08	57
Less: Interest expense .....	0.30	0.27	64	0.90	0.81	61	0.51	0.48	64	0.99	0.95	57	0.80	0.75	58
Equals: Net interest income (tax equivalent) .....	3.27	2.67	87	2.96	3.13	31	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
Plus: Non-interest income .....	0.89	1.13	45	0.83	0.89	50	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
Equals: adjusted operating income (tax equivalent) .....	4.16	3.87	69	3.78	4	45	3.95	4.04	48	4.02	4.16	47	4.09	4.27	39
Less: Overhead expense .....	2.15	2.28	46	2.19	2.60	30	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Less: Provision for credit losses .....	-1.11	-0.12	1	1.13	0.58	82	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	64	0.01	0.02	62	0	0.02	48	0	0.01	47	0	0	72
Plus: other tax equivalent adjustments .....	0	0	86	0	0	12	0	0	9	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	3.12	1.78	94	0.47	0.88	30	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Less: Applicable income taxes (tax equivalent) .....	0.77	0.40	94	0.01	0.19	16	0.23	0.23	49	0.44	0.35	73	0.46	0.32	83
Less: Minority interest .....	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	2.36	1.36	94	0.46	0.71	31	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	2.36	1.35	94	0.46	0.71	31	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Memo: Net income (last four quarters) .....	1.27	1.07	72	1.13	1.06	58	0.82	0.82	44	1.39	1.19	69	1.27	1.22	54
Net income—BHC and noncontrolling (minority) interest .....	2.36	1.37	94	0.46	0.71	31	0.82	0.83	44	1.39	1.19	70	1.27	1.22	54
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.21	93.08	64	92.68	93.22	43	93.46	92.32	67	92.05	93.22	36	92.19	93.23	35
Average interest-bearing funds / Average assets .....	59.68	62.97	38	64.47	71	21	59.52	64.06	30	63.07	70.66	22	60.80	70.70	15
Interest income (tax equivalent) / Average earning assets .....	3.79	3.18	86	4.16	4.29	39	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense / Average earning assets .....	0.32	0.29	64	0.97	0.87	61	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent) / Average earning assets .....	3.47	2.88	83	3.19	3.36	35	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.14	4.05	61	4.51	4.75	35	4.22	4.27	49	4.81	4.98	41	4.71	4.85	40
Interest-bearing bank balances .....	0.11	0.10	67	0.59	1.24	9	0.17	0.27	20	2.41	2.26	70	1.36	1.88	18
Federal funds sold and reverse repos .....	0	0.26	21	1.54	0.85	87	0.25	0.68	29	1.75	2.02	30	1.44	1.50	35
Trading assets .....		0.39			0.48			0.60			0.49			0.70	
Total earning assets .....	3.79	3.15	89	4.16	4.23	43	3.85	3.51	71	4.52	4.47	54	4.41	4.33	54
Investment securities (tax equivalent) .....	1.73	1.84	43	2.26	2.64	15	1.98	2.25	28	2.60	2.74	36	3.04	2.69	80
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.20	1.30	96	5.98	2.63	93	5.48	1.75	94	3.88	2.54	90	2.74	2.20	82
Mortgage-backed securities .....	1.33	1.60	29	1.86	2.42	10	1.76	2.05	22	2.07	2.54	5	2.13	2.44	11
All other securities .....	2.31	2.93	29	1.93	3.38	2	1.83	3.24	8	2.15	3.80	7	4.18	3.74	70
Interest-bearing deposits .....	0.28	0.26	63	1.17	0.98	73	0.74	0.53	75	1.39	1.13	75	1	0.85	67
Time deposits of \$250K or more .....	0.68	0.82	42	2.19	2.02	68	1.47	1.42	51	2.30	2.13	67	1.58	1.57	43
Time deposits < \$250K .....	0.76	0.78	52	1.98	1.79	69	1.55	1.36	63	2.11	1.91	66	1.57	1.42	62
Other domestic deposits .....	0.14	0.17	44	0.72	0.69	59	0.36	0.36	54	0.99	0.86	63	0.80	0.64	67
Foreign deposits .....		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.11	0.18	50	0.98	0.72	69	0.44	0.62	47	0.76	1.23	40	0.68	1.03	46
Other borrowed funds and trading liabilities .....	2.41	1.38	86	2.36	0.78	90	1.12	1.50	33	2.56	1.03	86	2.18	2.10	63
All interest-bearing funds .....	0.51	0.42	67	1.39	1.14	72	0.86	0.74	68	1.56	1.34	68	1.31	1.06	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	28,630	17,969	101,645	71,086	60,498
Fiduciary activities income	3,507	3,362	12,673	12,293	11,550
Service charges on deposit accounts - domestic	2,001	2,327	7,609	10,074	9,708
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,223	3,604	17,896	10,376	9,735
Insurance activities revenue	2,153	2,129	6,795	6,612	6,159
Venture capital revenue	0	0	0	0	0
Net servicing fees	-46	57	-20	234	336
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,977	2,995	39,424	14,250	6,744
Other non-interest income	5,815	3,495	17,268	17,247	16,266
Total overhead expenses	68,942	47,714	255,177	178,927	179,422
Personnel expense	36,653	28,054	134,470	103,950	96,998
Net occupancy expense	8,421	7,018	32,264	28,915	26,485
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,697	600	6,221	1,947	2,162
Other operating expenses	22,171	12,042	82,222	44,115	53,777
Fee income on mutual funds and annuities	17	14	69	49	64
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,144	943	1,123	932	910
Average personnel expense per employee	32.04	29.75	119.74	111.53	106.59
Average assets per employee	11,190.16	9,225.18	10,481.68	8,977.10	8,758.58

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.06	2.10	24	0.08	0.72	70	0.07	2.02	23	0.07	0.66	71	0.11	1.69	38
Overhead expenses / Net Interest Income + non-interest income	51.75	59.31	20	57.97	63.41	30	54.90	62.28	24	53.19	61.79	12	55.90	61.22	25
<b>Percent of Average Assets</b>															
Total overhead expense	2.15	2.28	46	2.19	2.60	30	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Personnel expense	1.15	1.28	35	1.29	1.50	31	1.14	1.30	34	1.24	1.50	27	1.22	1.46	28
Net occupancy expense	0.26	0.24	60	0.32	0.32	51	0.27	0.26	59	0.35	0.32	64	0.33	0.31	60
Other operating expenses	0.75	0.73	63	0.58	0.76	27	0.75	0.94	44	0.55	0.76	23	0.70	0.79	42
Overhead less non-interest income	1.26	1.10	61	1.37	1.67	26	1.30	1.25	51	1.29	1.65	19	1.49	1.65	34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	51.75	58.69	21	57.97	61.62	36	54.90	61.82	25	53.19	59.91	19	55.10	60.51	25
Personnel expense	27.51	33.28	20	34.09	35.22	34	28.93	32.36	25	30.90	34.17	29	29.79	34.42	18
Net occupancy expense	6.32	6.42	49	8.53	7.45	64	6.94	6.58	57	8.60	7.50	69	8.13	7.33	65
Other operating expenses	17.92	18.45	51	15.36	18.43	28	19.03	22.28	42	13.69	17.93	16	17.18	18.28	41
Total non-interest income	21.49	28.42	36	21.83	20.39	56	21.87	28.83	38	21.13	19.83	54	18.58	20.30	47
Fiduciary activities income	2.63	2.15	62	4.08	1.69	78	2.73	2.09	66	3.65	1.61	82	3.55	1.95	76
Service charges on domestic deposit accounts	1.50	3.21	23	2.83	3.19	46	1.64	3.27	24	2.99	3.21	47	2.98	3.58	42
Trading revenue	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	3.92	2.51	78	4.38	1.14	89	3.85	2.46	79	3.08	0.91	88	2.99	0.85	88
Insurance activities revenue	1.62	0.38	84	2.59	0.52	90	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Venture capital revenue	0	0.02	45	0	0	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	-0.03	0.99	5	0.07	-0.34	58	0	0.01	34	0.07	0.22	42	0.10	0.52	41
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	7.49	3.74	79	3.64	3.28	72	8.48	3.92	83	4.24	2.27	83	2.07	1.98	64
Other non-interest income	4.36	8.65	22	4.25	7.77	34	3.72	9.65	13	5.13	7.41	26	4.99	7.05	28
Overhead less non-interest income	30.26	29.66	48	36.14	41.03	35	33.03	31.93	49	32.06	39.47	22	36.52	39.75	41
Applicable income taxes / Pretax net operating income (tax equivalent)	24.54	21.04	84	2.92	17.29	13	22.08	18.63	71	23.83	21.51	70	23.16	18.37	77
Applicable income tax + TE / Pretax net operating income + TE	24.54	22.74	74	2.92	21.44	10	22.08	21.18	50	23.83	23.31	52	26.59	21.35	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,238,695	6,082,736	8,331,992	6,070,913	5,899,306	35.44	161.14
Commercial and industrial loans	2,160,912	629,718	2,010,796	628,996	658,922	243.16	434.79
Loans to individuals	27,592	25,861	26,314	26,906	29,612	6.69	15.93
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	104,597	51,791	109,699	32,118	6,567	101.96	1712.14
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,531,796	6,790,106	10,478,801	6,758,933	6,594,407	55.11	193.49
Less: Allowance for loan and lease losses	130,362	85,801	165,368	56,134	53,487	51.94	212.12
Net loans and leases	10,401,434	6,704,305	10,313,433	6,702,799	6,540,920	55.15	193.27
Debt securities that reprice or mature in over 1 year	1,341,523	965,692	1,153,779	832,057	746,288	38.92	91.10
Mutual funds and equity securities	0	0	0	568	568		-100.00
Subtotal	11,742,957	7,669,997	11,467,212	7,535,424	7,287,776	53.10	176.31
Interest-bearing bank balances	127,597	181,792	203,061	63,426	33,858	-29.81	10.37
Federal funds sold and reverse repos	285	131	291	208	609	117.56	-49.02
Debt securities that reprice or mature within 1 year	86,357	221,915	194,242	240,708	190,479	-61.09	5111.65
Trading assets	0	0	0	0	0		
Total earning assets	11,957,196	8,073,835	11,864,806	7,839,766	7,512,722	48.10	173.76
Non-interest-bearing cash and due from depository institutions	100,739	79,185	93,651	82,469	67,014	27.22	133.04
Premises, fixed assets, and leases	118,530	123,965	121,372	126,434	59,434	-4.38	122.35
Other real estate owned	1,354	1,416	1,455	1,482	1,584	-4.38	-43.91
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	695,547	651,201	717,145	578,851	602,518	6.81	179.55
Total assets	12,873,366	8,929,602	12,798,429	8,629,002	8,243,272	44.17	172.94
Quarterly average assets	12,801,540	8,699,341	12,645,327	8,542,837	8,126,357	47.16	173.20
Average loans and leases (YTD)	10,439,233	6,751,740	9,364,979	6,610,735	6,252,401	54.62	193.36
<b>Memoranda</b>							
Loans held-for-sale	84,930	67,114	78,294	53,701	22,773	26.55	205.44
Loans not held-for-sale	10,446,866	6,722,992	10,400,507	6,705,232	6,571,634	55.39	193.39
Real estate loans secured by 1-4 family	2,096,555	1,884,114	2,198,256	1,916,062	1,982,841	11.28	59.79
Commercial real estate loans	6,120,436	4,188,915	6,113,091	4,145,737	3,909,394	46.11	232.75
Construction and land development	1,336,421	882,470	1,346,310	925,475	976,868	51.44	188.69
Multifamily	386,946	309,969	371,739	257,401	219,355	24.83	809.69
Nonfarm nonresidential	4,397,069	2,996,476	4,395,042	2,962,861	2,713,171	46.74	229.64
Real estate loans secured by farmland	21,704	9,707	20,645	9,114	7,071	123.59	540.61
Total investment securities	1,427,880	1,187,607	1,348,021	1,073,333	937,335	20.23	102.57
U.S. Treasury securities	33,283	69,740	28,406	69,317	70,092	-52.28	
US agency securities (excluding mortgage-backed securities)	39,927	52,224	41,889	127,322	183,191	-23.55	-68.60
Municipal securities	366,032	276,449	390,366	233,649	282,023	32.40	17.48
Mortgage-backed securities	981,055	690,265	777,751	540,628	311,888	42.13	274.83
Asset-backed securities	0	86,597	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,583	12,332	9,925	9,862	9,550	-38.51	251.72
Mutual funds and equity securities	0	0	0	568	568		-100.00
Available-for-sale securities	1,427,880	1,187,607	1,348,021	1,073,333	937,335	20.23	102.57
U.S. Treasury securities	33,283	69,740	28,406	69,317	70,092	-52.28	
US agency securities (excluding mortgage-backed securities)	39,927	52,224	41,889	127,322	183,191	-23.55	-68.60
Municipal securities	366,032	276,449	390,366	233,649	282,023	32.40	17.48
Mortgage-backed securities	981,055	690,265	777,751	540,628	311,888	42.13	274.83
Asset-backed securities	0	86,597	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,583	12,332	9,925	9,862	9,550	-38.51	251.72
Mutual funds and equity securities	0	0	0	568	568		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	8,947	19,474	37,860	5,379	-8,973	-54.06	-54.87
Structured notes, fair value	0	0	0	0	0		
Pledged securities	470,237	415,622	482,124	428,205	468,163	13.14	3.76

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,770,865	1,939,948	3,325,560	1,892,063	1,750,328	94.38	247.62
NOW, ATS and transaction accounts	1,395,209	864,620	1,292,164	836,433	703,145	61.37	142.73
Time deposits less brokered deposits < \$250K	205,113	883,180	480,722	894,154	753,898	-76.78	
MMDA and other savings accounts	3,836,527	2,142,706	3,757,697	2,169,513	1,935,254	79.05	216.28
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,207,714	5,830,454	8,856,143	5,792,163	5,142,625	57.92	194.07
Time deposits of \$250K or more	425,815	403,253	477,026	395,955	357,631	5.59	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	189,318	125,305	543,158	213,605	137,429	51.09	56.41
Secured federal funds purchased	60,000	0	390,000	75,000	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	374,583	230,076	134,167	824,832	-73.30	-55.56
Other borrowings w/remaining maturity over 1 year	0	379,478	148,999	379,610	213,779	-100.00	-100.00
Brokered deposits < \$250K	1,044,237	360,178	699,914	252,213	414,634	189.92	
Noncore funding	1,759,370	1,642,797	2,099,173	1,375,550	1,948,305	7.10	77.32
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	227,044	199,046	227,089	209,406	37,425	14.07	548.70
Other liabilities	167,544	140,971	146,069	118,909	47,014	18.85	367.26
Total liabilities	11,361,672	7,813,268	11,328,474	7,496,028	7,175,369	45.42	170.89
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	47,187	34,165	47,057	34,970	35,531	38.12	98.04
Common surplus	849,606	562,891	846,922	586,623	606,573	50.94	419.57
Retained earnings	617,553	512,934	557,271	515,713	441,553	20.40	86.68
Accumulated other comprehensive income	-2,652	6,344	18,705	-4,332	-15,754		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,511,694	1,116,334	1,469,955	1,132,974	1,067,903	35.42	189.38
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,511,694	1,116,334	1,469,955	1,132,974	1,067,903	35.42	189.38
Total liabilities and capital	12,873,366	8,929,602	12,798,429	8,629,002	8,243,272	44.17	172.94
<b>Memoranda</b>							
Non-interest-bearing deposits	3,770,865	1,939,948	3,325,560	1,892,063	1,750,329	94.38	247.62
Interest-bearing deposits	6,906,901	4,653,937	6,707,523	4,548,268	4,164,561	48.41	196.74
Total deposits	10,677,766	6,593,885	10,033,083	6,440,331	5,914,890	61.93	212.92
Long-term debt that reprices within 1 year	152,044	403,863	284,812	173,201	860,779	-62.35	-33.89
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,469,955	1,132,974	1,132,974	1,067,903	563,816		
Accounting restatements	0	-2,223	-2,221	0	0		
Net income	75,464	9,987	96,953	116,433	100,864		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	336	290	4,834	396	635		
Sale of treasury stock	1,531	122	316	334	0		
Less: Purchase of treasury stock	0	25,702	25,702	24,284	0		
Changes incident to business combinations	0	0	289,089	0	446,640		
Less: Dividends declared	15,182	10,544	53,175	42,272	39,277		
Change in other comprehensive income	-21,357	10,676	23,037	11,422	-7,420		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	947	754	3,850	3,042	2,645		
Holding company equity capital, ending balance	1,511,694	1,116,334	1,469,955	1,132,974	1,067,903		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	64	36.10	93	68.12	52.54	85	65.10	36.22	93	70.35	52.67	89	71.57	53.63	86
Commercial and industrial loans	16.79	13.88	64	7.05	11.25	33	15.71	13.52	62	7.29	11.45	32	7.99	11.42	37
Loans to individuals	0.21	3.42	16	0.29	2.65	23	0.21	3.40	17	0.31	2.71	25	0.36	2.65	26
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0	0.19	10	0	0.50	16	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases	0.81	4.29	15	0.58	1.37	59	0.86	4.63	15	0.37	1.08	53	0.08	2.64	12
Net loans and leases	80.80	60.99	95	75.08	71.80	61	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Debt securities over 1 year	10.42	16.70	24	10.81	13.39	40	9.02	15.55	22	9.64	13.66	29	9.05	13.20	28
Mutual funds and equity securities	0	0.06	14	0	0.05	19	0	0.05	13	0.01	0.06	43	0.01	0.05	48
Subtotal	91.22	78.43	97	85.89	85.81	46	89.60	78.16	93	87.33	86.76	46	88.41	87.24	53
Interest-bearing bank balances	0.99	9.08	3	2.04	3.70	34	1.59	7.51	11	0.74	2.97	23	0.41	2.30	20
Federal funds sold and reverse repos	0	0.50	59	0	0.04	76	0	0.82	59	0	0.03	75	0.01	0.01	81
Debt securities 1 year or less	0.67	1.59	33	2.49	2.03	63	1.52	1.68	58	2.79	2.10	72	2.31	2.14	67
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	92.88	91.48	67	90.42	92.21	23	92.71	91.05	68	90.85	92.39	29	91.14	92.24	35
Non-interest cash and due from depository institutions	0.78	1	34	0.89	1.13	31	0.73	1.07	26	0.96	1.14	38	0.81	1.25	27
Other real estate owned	0.01	0.02	48	0.02	0.04	47	0.01	0.02	51	0.02	0.04	48	0.02	0.04	49
All other assets	6.33	7.44	36	8.70	6.58	80	6.56	7.82	36	8.19	6.41	76	8.05	6.39	74
<b>Memoranda</b>															
Short-term investments	1.66	11.92	4	4.52	6.17	40	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
U.S. Treasury securities	0.26	0.98	58	0.78	0.24	85	0.22	0.84	58	0.80	0.29	84	0.85	0.37	84
US agency securities (excluding mortgage-backed securities)	0.31	0.73	49	0.58	1.01	51	0.33	0.63	51	1.48	1.25	61	2.22	1.67	70
Municipal securities	2.84	1.77	71	3.10	2.69	63	3.05	1.69	75	2.71	2.58	61	3.42	2.66	71
Mortgage-backed securities	7.62	12.38	29	7.73	9.31	44	6.08	11.75	20	6.27	9.38	31	3.78	8.73	19
Asset-backed securities	0	0.35	25	0.97	0.28	86	0.78	0.32	79	1.07	0.30	87	0.97	0.26	88
Other debt securities	0.06	0.46	44	0.14	0.53	49	0.08	0.42	45	0.11	0.53	45	0.12	0.52	46
Loans held-for-sale	0.66	0.46	73	0.75	0.45	76	0.61	0.52	65	0.62	0.39	80	0.28	0.29	73
Loans held for investment	81.15	61.15	95	75.29	71.37	64	81.26	61.72	94	77.71	72.01	71	79.72	73.24	75
Real estate loans secured by 1-4 family	16.29	11.69	70	21.10	16.12	72	17.18	11.91	68	22.20	16.02	76	24.05	16.83	77
Revolving	3.42	1.51	88	4.46	2.22	85	3.62	1.66	85	4.74	2.24	85	5.52	2.43	87
Closed-end, secured by first liens	12.20	9.76	65	15.87	13.19	68	12.95	9.81	66	16.66	13.07	71	17.57	13.60	70
Closed-end, secured by junior liens	0.66	0.21	88	0.77	0.37	85	0.60	0.22	89	0.80	0.37	88	0.97	0.41	89
Commercial real estate loans	47.54	22.27	94	46.91	32.97	87	47.76	22.22	94	48.04	33.26	87	47.43	33.39	85
Construction and land development	10.38	3.32	96	9.88	4.95	90	10.52	3.40	95	10.73	5	91	11.85	4.78	93
Multifamily	3.01	3.21	60	3.47	4.89	51	2.90	3.12	56	2.98	4.76	46	2.66	5.12	41
Nonfarm nonresidential	34.16	14.77	97	33.56	21.52	89	34.34	14.72	97	34.34	21.85	91	32.91	21.85	89
Real estate loans secured by farmland	0.17	0.33	61	0.11	0.95	42	0.16	0.33	62	0.11	0.95	41	0.09	0.88	40

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	78.23	57.91	89	89.58	73	85	79.51	57.15	89	89.82	72.74	86	89.46	72.88	86
Real estate loans secured by 1-4 family	19.91	19.43	51	27.75	22.54	66	20.98	19.43	53	28.35	22.29	69	30.07	23.13	74
Revolving	4.18	2.45	77	5.87	3.11	82	4.42	2.64	76	6.05	3.13	80	6.90	3.34	83
Closed-end	15.72	16.76	48	21.88	19	64	16.56	16.59	48	22.29	18.71	66	23.17	19.33	67
Commercial real estate loans	58.11	35.36	89	61.69	46.09	84	58.34	34.63	93	61.34	46.16	83	59.28	45.57	83
Construction and land development	12.69	5.29	94	13	6.94	87	12.85	5.26	92	13.69	6.97	89	14.81	6.53	91
1-4 family	5.60	1.05	97	6.97	1.53	97	5.95	0.93	97	7.06	1.47	97	8.14	1.52	98
Other	7.09	4.21	79	6.03	5.29	62	6.90	4.19	79	6.63	5.34	65	6.68	4.90	74
Multifamily	3.67	5.08	45	4.57	6.63	50	3.55	4.96	42	3.81	6.42	41	3.33	6.76	36
Nonfarm nonresidential	41.75	23.47	93	44.13	30.32	88	41.94	22.93	93	43.84	30.59	87	41.14	30.16	84
Owner-occupied	15.34	7.93	88	19.27	10.67	89	15.45	7.68	89	19.27	10.68	90	18.74	10.31	89
Other	26.41	15.25	92	24.86	19.09	76	26.49	14.95	91	24.56	19.36	75	22.40	19.35	67
Real estate loans secured by farmland	0.21	0.56	58	0.14	1.39	41	0.20	0.54	58	0.13	1.38	40	0.11	1.27	38
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.01	43	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	20.52	23.16	44	9.27	16.08	26	19.19	22.17	41	9.31	16.16	25	9.99	16.21	30
Loans to individuals	0.26	6.02	14	0.38	3.97	24	0.25	6.13	12	0.40	4	25	0.45	3.89	25
Credit card loans	0	0.50	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0	0.33	10	0	0.74	16	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases	0.99	8.05	13	0.76	1.96	59	1.05	9.09	13	0.48	1.48	53	0.10	3.74	12
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	658.76	382.51	93	752.84	495.64	93	682.33	381.27	94	713.86	493.53	89	745.45	505.61	92
Real estate loans secured by 1-4 family	167.64	124.29	69	233.19	152.35	80	180.02	125.03	72	225.30	151.03	78	250.56	161.34	80
Revolving	35.23	16.14	87	49.30	21.20	89	37.95	17.42	87	48.11	21.25	87	57.49	23.52	89
Closed-end	132.40	106.79	64	183.89	128.54	78	142.07	106.14	67	177.19	127.10	77	193.06	134.73	77
Commercial real estate loans	489.39	237.40	95	518.45	312.51	91	500.62	234.65	96	487.48	311.74	90	494	316.03	90
Construction and land development	106.86	35.26	96	109.22	46.61	93	110.25	35.62	96	108.82	46.63	93	123.44	44.92	95
1-4 family	47.17	6.84	98	58.57	10.01	97	51.07	6.34	98	56.11	9.52	97	67.81	10.21	98
Other	59.69	28.01	89	50.65	35.67	72	59.19	28.16	89	52.71	35.90	72	55.63	33.75	80
Multifamily	30.94	34.02	60	38.36	46.80	57	30.44	32.74	57	30.27	44.76	47	27.72	48.38	42
Nonfarm nonresidential	351.59	157.71	97	370.86	205.18	95	359.92	155.06	96	348.39	206.64	93	342.84	208.15	94
Owner-occupied	129.17	52.99	93	161.92	71.52	95	132.60	52.37	94	153.17	71.54	95	156.15	70.68	96
Other	222.42	102.29	95	208.94	129.31	85	227.32	100.54	96	195.23	130.65	82	186.69	134.17	79
Real estate loans secured by farmland	1.74	3.50	60	1.20	8.74	45	1.69	3.44	60	1.07	8.66	44	0.89	8.13	40
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	43	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	172.78	145.22	64	77.94	107.03	38	164.67	139.91	62	73.96	106.70	37	83.26	107.07	42
Loans to individuals	2.21	35.91	16	3.20	24.64	28	2.15	37.47	16	3.16	24.83	25	3.74	24.45	28
Credit card loans	0	2.59	22	0	0.20	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	0	1.94	10	0	4.59	16	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases	8.36	47.52	16	6.41	13.34	61	8.98	49.54	14	3.78	10.25	56	0.83	25.58	12
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	42.78	27.81	85	42.43	35.25	72	42.89	27.32	86	42.07	35.38	72	40.54	35.09	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	360.22	185.94	90	356.54	239.50	85	368.03	183.76	91	334.33	239.13	82	337.85	243.62	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	489.39	243.39	95	518.46	315.61	91	500.63	240.85	96	487.50	315.15	89	494	318.90	90

BHC Name

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# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	1.66	11.92	4	4.52	6.17	40	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
Liquid assets	9.97	27.16	5	12.02	16.56	25	8.95	26.22	3	10.24	16.28	20	8.09	15.56	12
Investment securities	11.09	18.78	20	13.30	16.02	40	10.53	17.85	21	12.44	16.41	32	11.37	16.02	30
Net loans and leases	80.80	60.99	95	75.08	71.80	61	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Net loans, leases and standby letters of credit	81.34	61.79	94	75.73	72.18	63	81.14	62.48	94	78.40	72.78	73	80.07	73.71	75
Core deposits	71.53	73.69	31	65.29	71.07	27	69.20	70.67	33	67.12	71.61	27	62.39	69.97	20
Noncore funding	13.67	11.95	70	18.40	15.12	64	16.40	14.13	68	15.94	14.61	55	23.64	16.58	79
Time deposits of \$250K or more	3.31	1.96	80	4.52	4.27	60	3.73	2.11	81	4.59	4.33	60	4.34	4.28	58
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.47	1.22	70	1.40	0.91	73	4.24	1.47	83	2.48	0.77	87	1.67	0.96	73
Secured federal funds purchased	0.47	0	99	0	0	47	3.05	0	99	0.87	0	97	0	0	48
Net federal funds purchased (sold)	1.47	0.60	78	1.40	0.86	74	4.24	0.54	93	2.47	0.75	87	1.66	0.97	74
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.78	1.11	55	4.19	2.71	74	1.80	1.24	69	1.55	2.75	46	10.01	3.63	85
Earning assets that reprice within 1 year	33.98	38.67	35	30.54	32.25	48	36.94	39.38	43	30.04	33.16	44	28.07	32.35	43
Interest-bearing liabilities that reprice within 1 year	18.67	7.73	88	19.44	18.02	69	18.23	8.20	87	17.62	18.54	62	16.24	18.20	58
Long-term debt that reprices within 1 year	1.18	0.28	87	4.52	0.12	97	2.23	0.47	87	2.01	0.15	93	10.44	0.16	98
Net assets that reprice within 1 year	14.13	29.49	18	6.57	13.56	29	16.48	29.11	23	10.41	13.71	36	1.39	12.98	23
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	13.16	-0.51	85	16.15	10.43	70	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	11.95	-6.88	91	9.70	5.47	68	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Short-term investment / Short-term noncore funding	13.24	246.74	3	35.17	85.19	37	22.20	184.19	8	35.67	78.10	46	14.58	62.28	26
Liquid assets - short-term noncore funding / Nonliquid assets	-2.89	30.67	6	-0.95	7.37	29	-5.54	28.18	7	0.39	6.90	34	-11.56	4.17	9
Net loans and leases / Total deposits	97.41	76.22	90	101.67	90.71	81	102.79	79.43	90	104.08	90.96	84	110.58	92.88	88
Net loans and leases / Core deposits	112.96	83.77	88	114.99	102.17	75	116.46	88.34	85	115.72	102.55	76	127.19	106.50	83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			0.81			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.79	1.31	42	2.67	2.80	54	3.51	4.31	48	0.68	1.28	36	-1.22	-1.95	61
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.05			0.02			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	0	6.21	26	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	100	85.49	95	100	92.49	86	100	87.23	96	100	91.33	88	100	88.32	88
U.S. Treasury securities	2.33	5.10	63	5.87	1.66	84	2.11	4.72	64	6.46	2.07	84	7.48	2.08	87
US agency securities (excluding mortgage-backed securities)	2.80	4.35	58	4.40	6.85	52	3.11	4.01	63	11.86	8.16	69	19.54	11	74
Municipal securities	25.63	9.71	82	23.28	16.56	67	28.96	9.83	84	21.77	15.40	67	30.09	16.63	78
Mortgage-backed securities	68.71	66.67	47	58.12	57.75	41	57.70	66.64	38	50.37	57.07	32	33.27	54.50	21
Asset-backed securities	0	1.97	25	7.29	1.61	86	7.39	1.91	87	8.57	1.70	87	8.54	1.54	87
Other debt securities	0.53	3.05	42	1.04	3.74	49	0.74	3.01	44	0.92	3.73	47	1.02	3.75	49
Mutual funds and equity securities	0	0.36	14	0	0.46	19	0	0.35	13	0.05	0.49	44	0.06	0.41	50
Debt securities 1 year or less	6.05	9.29	45	18.69	13.45	72	14.41	10.55	73	22.43	13.55	76	20.32	13.91	73
Debt securities 1 to 5 years	27.93	16.09	79	22.10	22.24	53	27.54	17.03	74	30.79	23.43	69	42.76	23.42	81
Debt securities over 5 years	66.03	72.48	33	59.21	60.11	43	58.05	69.86	25	46.73	58.63	31	36.86	58.36	20
Pledged securities	32.93	33.48	50	35	46.13	39	35.77	35.67	48	39.89	43.76	47	49.95	42.20	61
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.02	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-46.95	156.41	3	52.50	42.20	65	30.64	183.32	26	35.30	32.84	63	222.67	16.28	95
Investment securities	20.23	31.91	46	28.18	4.97	90	25.59	23.62	64	14.51	4.80	76	28.49	8.02	83
Core deposits	57.92	29.18	93	6.94	9.29	43	52.90	26.88	91	12.63	9.96	67	35.59	10.40	92
Noncore funding	7.10	-25.09	85	1.69	12.16	44	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,913,094	2,060,631	1,989,510
Commit: Secured commercial real estate loans	1,146,963	675,050	965,386	660,592	693,028
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	69,382	58,051	71,777	62,065	59,825
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	371,010	223,005	410,766	126,838	40,330
Written options contracts (interest rate)	319,343	157,620	366,903	74,282	17,557
Purchased options contracts (interest rate)	31,615	0	31,615	0	0
Interest rate swaps	311,509	204,236	272,136	204,674	16,648
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							22.76	22.01	58	23.88	16.97	82	24.13	17.31	82
Standby letters of credit	0.54	0.67	55	0.65	0.34	81	0.56	0.71	55	0.72	0.36	85	0.73	0.35	86
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0.30	33	0	0	47	0	0	47
Derivative contracts	8.03	42.67	26	6.55	4.61	73	8.45	48.62	24	4.70	2.95	75	0.90	6.51	28
Interest rate contracts	8.03	30.32	28	6.55	4.45	73	8.45	34.36	26	4.70	2.87	75	0.90	6.40	29
Interest rate futures and forward contracts	2.88	4.59	76	2.50	0.37	87	3.21	6.21	74	1.47	0.08	93	0.49	0.25	78
Written options contracts (interest rate)	2.48	2	77	1.77	0.42	84	2.87	2.18	76	0.86	0.13	89	0.21	0.26	65
Purchased options contracts (interest rate)	0.25	1.45	58	0	0.03	44	0.25	1.46	57	0	0.02	45	0	0.07	40
Interest rate swaps	2.42	20.33	20	2.29	2.93	70	2.13	20.83	16	2.37	2.19	76	0.20	5.18	31
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							31.11	42.82	46	31.17	24.81	75	31.82	25.18	74

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,033,477	584,861	1,081,420	405,794	74,535
Interest rate contracts	1,033,477	584,861	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	371,010	223,005	410,766	126,838	40,330
Written options	319,343	157,620	366,903	74,282	17,557
Exchange-traded	0	0	0	0	0
Over-the-counter	319,343	157,620	366,903	74,282	17,557
Purchased options	31,615	0	31,615	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	31,615	0	31,615	0	0
Swaps	311,509	204,236	272,136	204,674	16,648
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	1,033,477	584,861	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	745,749	427,241	746,132	331,512	56,678
Over 1 year to 5 years	371,010	223,005	410,766	126,838	48,326
Over 5 years	63,230	63,229	63,230	63,229	0
Over 5 years	311,509	141,007	272,136	141,445	8,352
<b>Gross negative fair value (absolute value)</b>					
Gross positive fair value	6,462	13,241	12,478	2,694	685
Held for trading	14,228	12,710	18,593	3,899	1,022
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	14,228	12,710	18,593	3,899	1,022
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards</b>															
Written options	35.90	12.82	84	38.13	16.76	78	37.98	14.05	83	31.26	14.06	74	54.11	11.75	91
Exchange-traded	30.90	8.11	90	26.95	14.03	78	33.93	8.18	91	18.31	11.73	74	23.56	11.14	77
Over-the-counter	0	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Purchased options	30.90	7.80	90	26.95	13.57	78	33.93	7.73	91	18.31	10.84	74	23.56	10.65	78
Exchange-traded	3.06	3.58	62	0	1.84	34	2.92	3.42	64	0	2.45	35	0	1.29	38
Over-the-counter	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0	0	49
Swaps	3.06	3.15	65	0	1.82	35	2.92	2.86	67	0	2.28	36	0	1.22	38
Held for trading	30.14	69.64	15	34.92	59.14	29	25.16	68.76	15	50.44	64.61	29	22.34	65.42	23
<b>Interest rate contracts</b>															
Foreign exchange contracts	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Equity, commodity, and other contracts	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
<b>Foreign exchange contracts</b>															
Equity, commodity, and other contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
<b>Equity, commodity, and other contracts</b>															
Non-traded	0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49
<b>Non-traded</b>															
Interest rate contracts	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48
Over 1 year to 5 years	72.16	90.92	16	73.05	67.08	40	69	91.48	14	81.69	80.07	38	76.04	82.85	28
Over 5 years	35.90	26.80	69	38.13	15.23	81	37.98	32.05	68	31.26	15.20	76	64.84	12.75	92
Gross negative fair value (absolute value)	6.12	28.69	16	10.81	15.99	46	5.85	27.06	17	15.58	22.92	45	0	22.66	16
Gross positive fair value	30.14	30.03	51	24.11	28.82	43	25.16	29.56	46	34.86	34.12	54	11.21	36.28	35
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.63	1.21	32	2.26	3.13	40	1.15	1.55	46	0.66	1.30	32	0.92	0.66	62
Gross positive fair value (X)	1.38	1.70	33	2.17	2.44	50	1.72	2.23	40	0.96	1.14	49	1.37	1.10	68
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.01	0.05	26	0.02	0.02	74	0.01	0.07	28	0	0	75	0	0.01	40
Gross positive fair value (X)	0.01	0.07	27	0.02	0.01	77	0.02	0.09	24	0	0	78	0	0.01	39
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	59	0.02	0.01	85	0.02	0.02	66	0	0	84	0	0.01	50
Current credit exposure (X)	0.01	0.05	33	0.02	0.01	82	0.02	0.06	31	0	0.01	61	0	0	50
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.15	0.61	30	0.18	0.11	78	0.18	0.85	30	0.06	0.10	60	0.02	0.06	48

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	165,368	56,134	56,134	53,487	45,256
Gross losses	742	654	1,819	2,668	1,415
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	444	107	1,011	632	623
Net losses	298	547	808	2,036	792
Provision for loan and lease losses	-34,708	24,469	85,669	4,683	9,023
Adjustments	0	5,745	24,373	0	0
Ending balance	130,362	85,801	165,368	56,134	53,487
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-1.08	-0.11	1	1.13	0.58	82	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases	-1.33	-0.20	2	1.45	0.80	79	0.91	0.82	62	0.07	0.16	29	0.14	0.16	52
Provision for loan and lease losses / Net loan and lease losses	-11,646.98	-168.35	0	4,473.31	717.14	91	10,602.60	487.86	98	230.01	142.73	77	1,139.27	182.69	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.25	1.49	35	1.28	1.17	63	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.24	1.47	36	1.26	1.15	62	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Allowance for loan and lease losses / Net loans and leases losses (X)	109.36	18.09	96	39.21	24.62	80	204.66	11.58	96	27.57	17.18	81	67.53	21.35	89
Allowance for loan and lease losses / Nonaccrual assets	135.80	291.29	19	167.01	334.63	32	147.18	299.17	21	108.54	315.75	21	92.92	285.36	17
ALLL / 90+ days past due + nonaccrual loans and leases	135.19	246.27	25	166.98	291.99	37	146.17	244.34	28	108.54	283.41	25	92.13	259.30	21
Gross loan and lease losses / Average loans and leases	0.03	0.24	12	0.04	0.15	27	0.02	0.34	3	0.04	0.16	19	0.02	0.15	10
Recoveries / Average loans and leases	0.02	0.08	17	0.01	0.04	16	0.01	0.07	10	0.01	0.05	19	0.01	0.05	18
Net losses / Average loans and leases	0.01	0.16	16	0.03	0.11	38	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	24.41	7.39	95	4.01	9.45	37	37.89	33.98	66	44.66	41.80	63	24.27	51.25	37
Earnings coverage of net loan and lease losses (X)	219.10	25.70	95	63.54	18.72	81	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90

#### Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.03	21	0.03	0.02	71	0.01	0.04	35	0.01	0.02	48	0	0.01	40
Real estate loans secured by 1-4 family	-0.05	-0.01	16	0.06	0.01	84	0.03	0.01	77	0.03	0.02	68	0.02	0.01	62
Revolving	-0.09	-0.03	17	0	0	33	-0.01	0.01	42	-0.02	0.02	15	0.04	0.02	70
Closed-end	-0.04	-0.01	19	0.07	0.02	84	0.04	0	84	0.04	0.02	74	0.01	0.01	56
Commercial real estate loans	0	0.05	32	0.01	0.02	71	0	0.07	23	0	0.02	34	0	0.01	27
Construction and land development	0	0	35	0.05	-0.01	94	0.01	0	74	0	-0.02	36	-0.01	-0.02	30
1-4 family	0	0	19	0	0	11	0	0	27	-0.03	0	4	-0.01	0	11
Other	0	0	30	0.06	-0.01	95	0.02	0	78	0.02	-0.02	93	0	-0.02	35
Multifamily	0	0	54	0	0	56	0	0	58	0	0	18	-0.01	0	9
Nonfarm nonresidential	0	0.07	28	0	0.02	34	0	0.11	9	0	0.03	27	0	0.02	25
Owner-occupied	0	0.01	50	0	0.01	54	0	0.02	26	0	0.01	44	0	0.01	43
Other	0	0.06	24	0	0.01	24	0	0.08	16	0	0.01	20	0	0.01	24
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.10	0.20	48	0.06	0.23	48	-0.01	0.47	3	0.18	0.27	49	0.06	0.18	40
Loans to individuals		1.06		0.45	0.87	42	0.02	1.13	3	0.93	0.74	72	0.32	0.71	32
Credit card loans		2.41			2.23			2.92			1.89			1.65	
Agricultural loans		0.02			0.01			0.19			0.02			0.03	
Loans to foreign governments and institutions		0						0							
Other loans and leases	0.09	0.09	71	0.29	0.19	80	0.08	0.15	60	0.58	0.14	86	1.98	0.28	89

BHC Name \_\_\_\_\_

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	51,505	56,800	58,865	27,748	26,743
90+ days past due loans and leases	429	8	774	0	489
Nonaccrual loans and leases	95,999	51,375	112,360	51,716	57,564
Total past due and nonaccrual loans and leases	147,933	108,183	171,999	79,464	84,796
<b>Restructured</b>					
Restructured 30-89 days past due	0	508	0	875	529
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,139	6,112	6,219	5,297	5,414
Total restructured loans and leases	6,139	6,620	6,219	6,172	5,943
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,271	2,067	2,317	1,761	1,413
Other real estate owned	1,354	1,416	1,455	1,482	1,584
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.49	0.33	76	0.84	0.45	84	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
90+ days past due loans and leases	0	0.11	31	0	0.04	33	0.01	0.12	30	0	0.03	15	0.01	0.03	46
Nonaccrual loans and leases	0.91	0.65	76	0.76	0.53	75	1.07	0.66	84	0.77	0.48	77	0.87	0.49	83
90+ days past due and nonaccrual loans and leases	0.92	0.82	66	0.76	0.59	71	1.08	0.85	73	0.77	0.54	74	0.88	0.54	80
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	20	0.01	0	87	0	0.01	16	0.01	0	82	0.01	0.01	72
90+ days past due restructured	0	0	30	0	0	47	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.06	0.13	39	0.09	0.04	78	0.06	0.13	36	0.08	0.07	64	0.08	0.10	54
30-89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.49	0.33	76	0.84	0.46	84	0.56	0.40	76	0.41	0.31	68	0.41	0.32	69
90+ days past due assets	0	0.11	29	0	0.04	33	0.01	0.12	28	0	0.03	15	0.01	0.03	46
Nonaccrual assets	0.91	0.66	74	0.76	0.53	75	1.07	0.67	82	0.77	0.48	77	0.87	0.49	83
30+ days past due and nonaccrual assets	1.40	1.18	71	1.59	1.07	77	1.64	1.29	75	1.18	0.87	73	1.29	0.88	78
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.75	0.50	80	0.58	0.42	74	0.88	0.52	86	0.60	0.39	77	0.70	0.39	82
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.53	80	0.59	0.48	69	0.90	0.55	86	0.62	0.45	73	0.72	0.45	80
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.77	0.58	74	0.62	0.49	67	0.91	0.60	81	0.65	0.56	63	0.74	0.59	71
Allowance for loan and lease losses	76.42	69.27	64	64.53	63.13	59	70.23	66.66	62	99.47	92.08	61	114.21	95.97	69
Equity capital + allowance for loan and lease losses	6.07	5.03	70	4.61	4.23	60	7.10	4.97	78	4.70	4.77	56	5.45	5.09	63
Tier 1 capital + allowance for loan and lease losses	7.87	5.96	70	6.78	4.65	78	9.34	6.05	80	6.57	5.30	68	7.72	5.65	74
Loans and leases + other real estate owned	0.95	0.97	54	0.82	0.68	63	1.11	0.97	65	0.83	0.78	60	0.93	0.82	63

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.58	0.31	84	0.88	0.43	86	0.66	0.39	82	0.43	0.28	77	0.41	0.29	73
90+ days past due	0	0.13	39	0	0.03	46	0.01	0.16	41	0	0.03	24	0.01	0.03	48
Nonaccrual	1.01	0.76	74	0.68	0.52	71	1.08	0.76	78	0.68	0.45	80	0.76	0.48	77
Commercial and industrial															
30–89 days past due	0.18	0.22	53	0.47	0.40	68	0.18	0.23	53	0.20	0.22	56	0.42	0.23	79
90+ days past due	0	0.02	42	0	0.02	28	0.01	0.03	50	0	0.02	30	0.01	0.02	73
Nonaccrual	0.57	0.69	48	1.61	0.73	83	1.10	0.75	75	1.63	0.74	84	1.95	0.61	90
Individuals															
30–89 days past due	0.30	0.53	35	0.55	0.59	58	0.73	0.83	50	1.29	0.60	85	0.22	0.68	34
90+ days past due	0	0.11	20	0	0.03	29	0	0.14	19	0	0.02	31	0	0.03	67
Nonaccrual	0.37	0.22	75	0.25	0.14	75	0.34	0.28	69	0.13	0.12	65	0.07	0.15	48
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.17			0.17			0.17			0.10			0.11	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.44			0.62			0.49			0.80			0.46	
Foreign governments															
30–89 days past due		0.03						0							
90+ days past due		0						0							
Nonaccrual		0.04						0.09							
Other loans and leases															
30–89 days past due	0	0.13	16	0	0.32	23	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.15	19	0	0.06	36	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.78	0.47	78	1.34	0.67	83	1.21	0.65	84	1.22	0.53	89	0.85	0.52	77
	90+ days past due	0.02	0.28	48	0	0.05	54	0.03	0.33	49	0	0.05	28	0.02	0.04	60
	Nonaccrual	0.95	0.88	63	0.96	0.60	80	0.95	0.89	62	0.95	0.55	82	0.71	0.61	64
Revolving	30-89 days past due	0.51	0.31	77	0.70	0.45	75	1.30	0.48	90	0.45	0.36	65	0.79	0.36	80
	90+ days past due	0	0.03	32	0	0.02	37	0	0.03	30	0	0.01	37	0.05	0.02	84
	Nonaccrual	0.90	1.31	58	0.68	0.37	76	0.96	1.13	63	0.62	0.34	73	0.55	0.35	75
Closed-end	30-89 days past due	0.85	0.48	81	1.51	0.69	84	1.19	0.65	80	1.43	0.56	89	0.87	0.54	75
	90+ days past due	0.02	0.31	51	0	0.05	60	0.04	0.38	53	0	0.05	29	0.01	0.05	58
	Nonaccrual	0.96	0.85	64	1.04	0.62	80	0.94	0.87	62	1.04	0.57	82	0.76	0.64	66
Junior lien	30-89 days past due	0.09	0.01	96	0.14	0.03	94	0.09	0.02	96	0.15	0.02	96	0.14	0.02	96
	90+ days past due	0	0	35	0	0	85	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.22	0.05	93	0.21	0.04	94	0.20	0.04	95	0.19	0.03	92	0.20	0.03	93
Commercial real estate	30-89 days past due	0.51	0.22	87	0.68	0.31	82	0.46	0.26	76	0.06	0.15	40	0.18	0.16	64
	90+ days past due	0	0.02	52	0	0.01	33	0	0.02	51	0	0.02	34	0	0.02	31
	Nonaccrual	1.04	0.62	81	0.55	0.43	66	1.14	0.62	81	0.56	0.34	75	0.78	0.41	78
Construction and development	30-89 days past due	0.49	0.22	80	1.69	0.36	89	0.26	0.28	62	0.26	0.20	75	0.45	0.17	83
	90+ days past due	0.01	0.01	79	0	0.01	42	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	1.20	0.50	83	0.22	0.21	71	1.23	0.41	86	0.21	0.18	72	0.57	0.18	83
1-4 family	30-89 days past due	0.21	0.03	91	0.63	0.09	93	0.02	0.03	61	0.19	0.05	85	0.38	0.07	89
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.11	0.02	90	0.09	0.02	87	0.13	0.03	90	0.09	0.01	88	0.35	0.04	91
Other	30-89 days past due	0.28	0.16	80	1.06	0.21	89	0.24	0.22	68	0.07	0.12	74	0.07	0.06	73
	90+ days past due	0.01	0	85	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	1.09	0.43	84	0.12	0.16	68	1.10	0.35	86	0.12	0.14	69	0.21	0.10	78
Multifamily	30-89 days past due	0.78	0.08	96	0	0.11	34	2.69	0.09	98	0	0.03	38	0.40	0.03	92
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.31	0.13	82	0	0.04	35	0.33	0.11	86	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.49	0.20	83	0.45	0.28	75	0.34	0.23	71	0.01	0.13	22	0.07	0.17	46
	90+ days past due	0	0.02	27	0	0.02	35	0	0.02	56	0	0.02	37	0	0.02	34
	Nonaccrual	1.06	0.78	69	0.70	0.55	69	1.17	0.80	72	0.72	0.36	77	0.92	0.52	75
Owner Occupied	30-89 days past due	0.08	0.06	68	0.13	0.13	61	0.15	0.07	80	0.01	0.06	34	0.01	0.08	33
	90+ days past due	0	0	33	0	0.01	38	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.19	0.32	40	0.14	0.23	45	0.26	0.27	51	0.14	0.19	47	0.33	0.20	73
Other	30-89 days past due	0.42	0.12	87	0.32	0.12	82	0.19	0.14	69	0	0.05	37	0.06	0.07	67
	90+ days past due	0	0.01	34	0	0.01	43	0	0.01	67	0	0.01	41	0	0.01	39
	Nonaccrual	0.87	0.40	83	0.56	0.22	81	0.91	0.44	80	0.58	0.14	89	0.59	0.22	80
Farmland	30-89 days past due	0	0.13	30	0	0.25	27	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.20	25	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.75			0.92			0.95			0.87			1.03	
	90+ days past due		0.56			0.27			0.63			0.18			0.26	
	Nonaccrual		0.10			0.02			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	896,793	597,056	893,979	621,593	642,104
Retained earnings	632,855	521,138	579,746	515,713	441,553
Accumulated other comprehensive income (AOCI)	-2,652	6,344	18,705	-4,332	-15,754
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,526,996	1,124,538	1,492,430	1,132,974	1,067,903
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	394,072	387,816	395,511	353,403	356,176
Accumulated other comprehensive income-related adjustments	-2,653	6,344	18,704	-4,332	-15,754
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,135,577	730,378	1,078,215	783,903	727,481
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,135,577	730,378	1,078,215	783,903	727,481
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	10,397	10,402
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	10,397	10,402
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	10,397	10,402
<b>Tier 1 Capital</b>	1,135,577	730,378	1,078,215	794,300	737,883
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	224,759	201,846	224,862	201,894	27,023
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	95,378	74,075	116,898	56,134	53,487
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	320,137	275,921	341,760	258,028	80,510
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	320,137	275,921	341,760	258,028	80,510
Exited advanced approach tier 2 capital					
Total capital	1,455,714	1,006,299	1,419,975	1,052,328	818,393
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	12,816,843	8,707,545	12,485,981	8,542,837	8,126,357
Less: Deductions from common equity tier 1 capital	394,072	387,816	395,511	353,403	356,175
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,422,771	8,319,729	12,090,470	8,189,434	7,770,182
Total risk-weighted assets	9,379,898	7,139,451	10,191,389	7,085,780	6,674,926
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.11	12.54	48	10.23	10.41	25	10.58	12.35	25	11.06	12.50	31	10.90	12.37	28
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.11	13.31	32	10.23	11.09	21	10.58	13.08	9	11.21	13.19	22	11.05	13.03	20
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.52	15.37	60	14.09	12.51	58	13.93	15.23	30	14.85	14.63	63	12.26	14.48	13
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.14	9.15	52	8.78	10.30	15	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Supplementary leverage ratio, advanced approaches HCs		7.94						8.72							

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,153	2,129	6,795	6,612	6,159	1.13	49.00
Other insurance activities income	2,153	2,129	6,795	6,612	6,159	1.13	49.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	127,566	113,817	126,886	113,172	110,823	12.08	39.45

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.62	0.38	84	2.59	0.52	90	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		33.33			100			38.23			100			50	
Other premium income / Total premium income		66.67			0			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56						3.62							
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.08	11	44	13.95	11.40	55	10.20	11.03	44	13.31	11.53	51	14	13.70	48
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.69			0			0.87			0			0	
Cost: Interest-bearing deposits		0.13			1.79			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
<b>Growth Rates</b>															
Net loans and leases		-6.17			-41.40			-2.40			-47.91			-27.26	
Total selected assets		-2.56			-24.74			2.04			-25.04			5.03	
Deposits		2.95			92.56			3.46			2.53			-2.42	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	78.87	61.09	93.28	65.22	39.68

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	17,635	10,523	74,622	43,151	39,658	67.59	-32.47
Dividends .....	17,608	10,395	74,410	42,625	39,370	69.39	-31.86
Interest .....	27	128	212	526	288	-78.91	-90.11
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	17,635	10,523	74,622	43,151	39,658	67.59	-32.47
Securities gains (losses) .....	-1	0	0	0	0		
Other operating income .....	81	139	720	567	609	-41.73	-82.20
Total operating income .....	17,715	10,662	75,342	43,718	40,267	66.15	-33.32
<b>Operating Expenses</b>							
Personnel expenses .....	79	45	272	188	168	75.56	-83.44
Interest expense .....	2,118	2,281	9,028	3,141	1,922	-7.15	
Other expenses .....	346	294	1,233	1,320	970	17.69	-42.14
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	2,543	2,620	10,533	4,649	3,060	-2.94	136.56
Income (loss) before taxes .....	15,172	8,042	64,809	39,069	37,207	88.66	-40.49
Applicable income taxes (credit) .....	-483	-503	-1,988	-735	-283		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	15,655	8,545	66,797	39,804	37,490	83.21	-38.84
Equity in undistributed income of subsidiaries .....	59,809	1,442	30,156	76,629	63,374	4047.64	
Bank subsidiaries .....	59,809	1,442	30,156	76,629	63,374	4047.64	
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	75,464	9,987	96,953	116,433	100,864	655.62	597.90
<b>Memoranda</b>							
Bank net income .....	77,417	11,837	104,566	119,254	102,744	554.03	600.23
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,629,057	95.18	1,253,077	94.99	1,589,483	95.30	1,242,229	1,066,550	30.00	203.66
Common and preferred stock .....	1,629,057	95.18	1,253,077	94.99	1,589,483	95.30	1,242,229	1,066,550	30.00	224.86
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock .....	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	7,583	0.44	9,277	0.70	9,925	0.60	10,430	10,118	-18.26	124.35
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	69,996	4.09	53,105	4.03	63,943	3.83	90,361	23,334	31.81	334.51
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	1,292	0.08	1,292	0.10	1,292	0.08	1,292	1,292	0.00	
Other assets .....	3,545	0.21	2,436	0.18	3,254	0.20	1,480	4,464	45.53	103.27
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,711,473	100.00	1,319,187	100.00	1,667,897	100.00	1,345,792	1,105,758	29.74	206.28
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	196,455	11.48	199,046	15.09	196,455	11.78	199,009	27,023	-1.30	
Other liabilities .....	3,324	0.19	3,807	0.29	1,487	0.09	3,412	430	-12.69	972.26
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	10,397	10,402		-100.00
Total liabilities .....	199,779	11.67	202,853	15.38	197,942	11.87	212,818	37,855	-1.52	448.95
Equity Capital .....	1,511,694	88.33	1,116,334	84.62	1,469,955	88.13	1,132,974	1,067,903	35.42	189.38
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	47,187	2.76	34,165	2.59	47,057	2.82	34,970	35,531	38.12	98.04
Common surplus .....	849,606	49.64	562,891	42.67	846,922	50.78	586,623	606,573	50.94	419.57
Retained earnings .....	617,553	36.08	512,934	38.88	557,271	33.41	515,713	441,553	20.40	86.68
Accumulated other comprehensive income .....	-2,652	-0.15	6,344	0.48	18,705	1.12	-4,332	-15,754		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,711,473	100.00	1,319,187	100.00	1,667,897	100.00	1,345,792	1,105,758	29.74	206.28
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	10,397	10,402		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	10,397	10,402		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	20.44	12.54	90	3.54	6.30	29	7.24	7.29	47	10.51	10.58	51	9.84	11.03	38
Bank net income / Average equity investment in banks	19.24	12.55	88	3.79	7.10	30	7.29	7.45	43	10.53	10.85	47	10.96	11.56	49
Nonbank net income / Average equity investment in nonbanks		12.53			10.48			9.75			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	102.59	95.97	60	118.52	110.40	78	107.85	88.16	71	102.42	103.77	43	101.86	104.73	34
Nonbank net income / Parent net income	0	2.83	15	0	1.40	26	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	13.22	17.74	50	18.17	10.22	76	13.47	20.06	50	18.78	9.66	79	3.54	9.50	36
Total debt / Equity capital	13	11.90	66	17.83	4.27	93	13.36	14.41	65	17.57	3.93	93	2.53	3.94	59
Total debt + notes payable to subs that issued TPS / Equity capital	13	14.30	55	17.83	8.42	79	13.36	16.67	56	18.48	7.99	81	3.50	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	13	12.02	65	17.83	4.31	93	13.36	14.68	64	17.57	3.97	93	2.53	3.98	58
Total debt / Equity capital – excess over fair value	13	12	66	17.83	4.27	93	13.36	14.52	65	17.57	3.93	93	2.53	3.94	59
Long-term debt / Equity capital	13	11.33	67	17.83	4.01	93	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	86.53	35.48	90	34.41	15.79	76	52.24	34.67	67	33.79	14.37	76	10.76	15.49	57
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	107.76	102.85	76	112.25	104.84	79	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Total investment in subs / Equity capital	107.76	108.21	66	112.25	105.17	77	108.13	110.16	65	109.64	104.48	72	99.87	104.38	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.39	0.22	66	3.42	0.93	87	1.23	0.47	79	0.94	0.44	71	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X)	0.49	0.74	48		2.76		2.73	1.82	75	1.47	1.47	64		1.18	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	102.67	111.20	49	84.43	155.57	33	121.43	136.59	48	94.53	153.39	23	95.45	113.37	40
Cash from ops + noncash items + op expense / Op expense + dividend	169.94	98.58	80	84.68	160.07	35	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	121.59	85.35	67	-58.93	75.34	15	64.35	134.08	11	242.64	105.99	95	123.52	108.88	70
Pretax operating income + interest expense / Interest expense	816.34	1,142.88	53	452.56	5,770.74	34	817.87	2,016.32	42	1,343.84	17,211.14	53	2,035.85	1,631.73	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	816.34	1,357.31	51	438.18	1,663.81	35	810.24	1,539.23	44	1,149.68	2,481.22	57	1,599.07	1,015.91	76
Dividends + interest from subsidiaries / Interest expense + dividends	101.94	117.86	46	82.05	170.29	25	119.97	150.43	42	95.02	196.13	15	96.26	140.89	33
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	5.48	40	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	1.37	31	0	3.85	24	0	1.59	31	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	2.66	14	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	96.98	74.87	69	123.39	77.30	81	79.61	81.10	58	106.20	65.39	88	104.77	87.25	69
Dividends declared / Net income.....	20.12	23.13	39	105.58	53.69	85	54.85	42.29	69	36.31	25.65	67	38.94	24.10	70
Net income – dividends / Average equity.....	16.32	9.52	86	-0.20	3.31	23	3.27	4.14	37	6.69	7.61	36	6.01	8.12	24
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	115.98	101.14	58	98.59	147.78	33	139.93	132.17	56	100.84	160.93	24	100.24	131.90	40
Dividends from nonbank subsidiaries.....	0	3.28	30	0	0.72	33	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries.....	115.98	128.99	51	98.59	168.67	27	139.93	174.85	46	100.84	209.89	18	100.24	144.51	35
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	22.74	30.63	43	87.82	86	62	71.16	60.28	61	35.74	45.88	38	38.32	33.37	56
Interest income from bank subsidiaries.....	0.03	0.12	67	1.08	0.13	92	0.20	0.36	66	0.44	0.09	87	0.28	0.11	83
Management and service fees from bank subsidiaries.....	0	1.08	36	0	0.79	43	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries.....	22.78	33.49	40	88.90	92.03	58	71.36	62.88	57	36.18	48.40	37	38.60	35.67	56
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		47.24			45.12			56.39			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.80			0.17			7.38			0.91			0.31	
Management and service fees from nonbank subsidiaries.....		0.53			0.18			0.86			0.02			0.17	
Other income from nonbank subsidiaries.....		0.09			0			0.16			0.01			0.06	
Operating income from nonbank subsidiaries.....		69.48			57.35			79.84			83.73			96.62	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		6.44			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	99.40	58.57	73	97.50	65.31	50	98.76	69.76	72	97.50	77.61	51	97.77	72.95	60
Interest income from bank subsidiaries.....	0.15	0.72	65	1.20	2.06	89	0.28	0.63	68	1.20	0.23	89	0.72	0.55	82
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.90	43	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries.....	99.55	71.70	67	98.70	80.20	38	99.04	82.20	63	98.70	94.06	41	98.49	89.39	48
Dividends from nonbank subsidiaries.....	0	5.32	29	0	1.90	32	0	1.95	23	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries.....	0	10.59	21	0	3.37	28	0	4.70	16	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt.....	0	29.59	12	0	70.56	16	0	27.08	12	5.22	70.71	32	38.49	81.26	52